



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [FIRST FINANCIAL BANCORP](#)

City/State [CINCINNATI, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [15,973,134](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST FINANCIAL BANCORP
255 EAST FIFTH STREET SUITE 700
O
CINCINNATI, OH 45202

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016													
Average assets (\$000)	15,508,056			14,175,044			12,616,583			8,608,965																
Net income (\$000)	155,810			198,075			172,595			96,787																
Number of BHCs in peer group	128			125			118			148																
Earnings and Profitability:																										
Percent of Average Assets																										
Net interest income (tax equivalent)	2.99	2.77	65	3.46	3.01	70	3.60	3.08	80	3.35	3.29	53														
+ Non-interest income	1.11	1.21	52	0.90	1.32	37	0.81	1.31	31	0.85	0.93	48														
- Overhead expense	2.50	2.57	58	2.39	2.69	35	2.55	2.71	44	2.77	2.60	63														
- Provision for credit losses	0.45	0.51	44	0.22	0.15	71	0.12	0.14	50	0.04	0.11	26														
+ Securities gains (losses)	0.03	0.02	68	0	0.01	19	0	0	30	0.02	0.01	69														
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	42														
= Pretax net operating income (tax equivalent)	1.23	1.04	64	1.76	1.56	68	1.74	1.57	66	1.41	1.55	35														
Net operating income	1	0.81	70	1.40	1.19	73	1.37	1.24	67	1.12	0.95	73														
Net income	1	0.82	69	1.40	1.19	73	1.37	1.24	66	1.12	0.95	73														
Net income (Subchapter S adjusted)		1.18			1.17			1.42			1.11															
Percent of Average Earning Assets																										
Interest income (tax equivalent)	4.05	3.55	82	5.01	4.41	84	4.91	4.24	87	4.28	4.06	66														
Interest expense	0.52	0.52	59	1.01	1.08	45	0.82	0.86	53	0.63	0.54	67														
Net interest income (tax equivalent)	3.53	3.01	76	4.01	3.33	78	4.09	3.38	82	3.66	3.54	59														
Losses, Allowance, and Past Due + Nonaccrual																										
Net loan and lease losses / Average loans and leases	0.14	0.27	41	0.33	0.21	76	0.15	0.22	48	0.13	0.10	71														
Earnings coverage of net loan and lease losses (X)	17.88	22.91	60	9.27	24.40	38	18.97	21.75	61	15.92	0.97	51														
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.77	1.58	69	0.63	0.83	33	0.64	0.90	26	0.90	0.95	46														
Allowance for loan and lease losses / Total loans and leases	1.77	1.55	71	0.63	0.81	34	0.64	0.89	28	0.90	0.94	46														
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.83	0.71	65	0.54	0.57	50	0.82	0.61	73	0.44	0.57	40														
30–89 days past due loans and leases / Total loans and leases	0.12	0.39	14	0.20	0.43	24	0.29	0.44	34	0.15	0.32	24														
Liquidity and Funding																										
Net noncore funding dependence	8.26	3.20	70	19.60	14.45	70	18.94	16.62	63	14.63	13.97	53														
Net short-term noncore funding dependence	4.37	-4.76	80	17.27	3.38	88	14.89	4.66	79	13.35	9.65	65														
Net loans and leases / Total assets	61.14	61.58	41	63.11	63.77	36	62.72	63.98	32	67.11	72.64	26														
Capitalization																										
Tier 1 leverage ratio	9.55	9.13	68	9.58	9.76	51	9.71	9.71	49	8.84	10.04	18														
Holding company equity capital / Total assets	14.29	11.16	90	15.49	12.43	84	14.86	12.22	80	10.46	10.84	44														
Total equity capital (including minority interest) / Total assets	14.29	11.29	90	15.49	12.57	84	14.86	12.27	80	10.46	10.89	43														
Common equity tier 1 capital / Total risk-weighted assets	11.82	12.38	42	11.30	12.17	38	11.87	12.12	55	10.63	11.90	31														
Net loans and leases / Equity capital (X)	4.28	5.58	22	4.07	5.21	23	4.22	5.29	25	6.42	6.82	39														
Cash dividends / Net income	57.60	42.30	73	45.17	33.12	73	40.28	27.31	75	43.53	32.32	58														
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			19.39															
Growth Rates																										
Assets	10.07	16.68	31	3.75	9.26	35	57.21	7	98	5.44	9.89	37														
Equity capital	1.53	6.99	24	8.15	10.49	54	123.31	7.89	99	7.56	13.71	44														
Net loans and leases	6.65	9.07	48	4.40	9.10	35	46.92	7.89	97	4.52	12.54	20														
Noncore funding	-42.50	-12.18	14	8.32	6.59	58	81.44	10.67	96	-13.08	-3.35	40														
Parent Company Ratios																										
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46														
Long-term debt / Equity capital	12.17	13.56	62	5.77	13.04	46	6.23	13.37	48	12.75	4.39	80														
Equity investment in subsidiaries / Equity capital	103.22	102.81	55	101.49	103.22	44	100.37	103.10	40	104.26	105.17	48														
Cash from ops + noncash items + op expense / Op expense + dividends	95.21	147.24	16	186.75	190.27	53	135.35	174.91	34	111.29	100.80	62														

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	427,898	495,054	443,278	272,245		-13.57	92.60
Income from lease financing receivables.....	3,758	3,955	3,909	3,996		-4.98	12.48
Fully taxable income on loans and leases.....	426,336	492,798	441,252	272,394		-13.49	91.48
Tax-exempt income on loans and leases.....	5,320	6,211	5,935	3,847		-14.35	86.73
Estimated tax benefit on income on loans and leases.....	1,414	1,651	1,578	2,072		-14.34	-7.82
Income on loans and leases (tax equivalent).....	433,070	500,660	448,765	278,313		-13.50	90.75
Investment interest income (tax equivalent).....	95,854	108,110	91,984	52,665		-11.34	135.88
Interest on balances due from depository institutions.....	188	705	680	347		-73.33	189.23
Interest income on other earning assets.....	2,380	4,431	4,100	7,007		-46.29	-60.56
Total interest income (tax equivalent).....	531,492	613,906	545,529	338,332		-13.42	94.13
Interest on time deposits of \$250K or more	4,575	6,532	4,677	2,652		-29.96	
Interest on time deposits < \$250K.....	25,581	38,369	25,789	12,347		-33.33	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	11,766	34,131	26,496	20,183		-65.53	118.78
Interest on other borrowings and trading liabilities.....	12,503	34,696	25,532	8,198		-63.96	667.06
Interest on subordinated debt and mandatory convertible securities	14,027	9,596	8,653	6,148		46.18	551.51
Total interest expense.....	68,452	123,324	91,147	49,528		-44.49	194.33
Net interest income (tax equivalent).....	463,040	490,582	454,382	288,804		-5.61	84.83
Non-interest income.....	172,395	128,027	101,572	73,226		34.66	139.23
Adjusted operating income (tax equivalent)	635,435	618,609	555,954	362,030		2.72	96.98
Overhead expense.....	387,534	338,980	321,621	238,665		14.32	94.26
Provision for credit losses.....	70,559	30,598	14,586	3,582			631.86
Securities gains (losses)	4,563	-406	-161	1,649			203.19
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent).....	190,950	249,200	219,378	121,432		-23.37	66.12
Applicable income taxes	28,601	44,787	41,626	19,376		-36.14	-20.26
Tax equivalent adjustments	6,529	6,328	5,147	5,259		3.18	62.53
Applicable income taxes (tax equivalent).....	35,130	51,115	46,773	24,635		-31.27	-11.93
Minority interest	10	10	10	10			0.00
Net income before discontinued operations, net of minority interest	155,810	198,075	172,595	96,787		-21.34	107.57
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	155,810	198,075	172,595	96,787		-21.34	107.57
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	155,820	198,085	172,605	96,797		-21.34	107.59
Investment securities income (tax equivalent).....	95,854	108,110	91,984	52,665		-11.34	135.88
US Treasury and agency securities (excluding mortgage-backed securities)	2	194	366	522		-98.97	-99.73
Mortgage-backed securities	53,493	62,058	53,674	33,330		-13.80	77.27
All other securities	42,359	45,858	37,944	18,813		-7.63	335.26
Cash dividends declared.....	89,748	89,476	69,521	42,128		0.30	127.73
Common	89,748	89,476	69,521	42,128		0.30	127.73
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Interest income (tax equivalent).....	3.43	3.27	62	4.33	4	72	4.32	3.87	79	3.93	3.78	62			
Less: Interest expense.....	0.44	0.48	51	0.87	0.98	41	0.72	0.79	51	0.58	0.50	66			
Equals: Net interest income (tax equivalent).....	2.99	2.77	65	3.46	3.01	70	3.60	3.08	80	3.35	3.29	53			
Plus: Non-interest income.....	1.11	1.21	52	0.90	1.32	37	0.81	1.31	31	0.85	0.93	48			
Equals: adjusted operating income (tax equivalent).....	4.10	4.04	59	4.36	4.41	47	4.41	4.46	47	4.21	4.26	46			
Less: Overhead expense.....	2.50	2.57	58	2.39	2.69	35	2.55	2.71	44	2.77	2.60	63			
Less: Provision for credit losses.....	0.45	0.51	44	0.22	0.15	71	0.12	0.14	50	0.04	0.11	26			
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	46	0	0	49	0	0	51	0	0	95			
Plus: Realized gains (losses) on available-for-sale securities.....	0.03	0.02	68	0	0.01	19	0	0	28	0.02	0.01	68			
Plus: other tax equivalent adjustments.....	0	0	48	0	0	42	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent).....	1.23	1.04	64	1.76	1.56	68	1.74	1.57	66	1.41	1.55	35			

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.23	0.23	48	0.36	0.36	48	0.37	0.33	61	0.29	0.59	13			
0	0	79	0	0	74	0	0	73	0	0	92			
1	0.81	70	1.40	1.19	73	1.37	1.24	67	1.12	0.95	73			

Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

0	0	50	0	0	50	0	0	51	0	0	49			
1	0.82	69	1.40	1.19	73	1.37	1.24	66	1.12	0.95	73			
1	0.82	69	1.40	1.19	73	1.37	1.24	66	1.12	0.95	73			
1	0.83	69	1.40	1.20	73	1.37	1.25	65	1.12	0.95	73			

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

84.61	92.32	1	86.40	91.05	7	88.11	91.48	18	91.73	93.19	32			
61.44	64.06	39	65.83	65.57	49	63.76	65.56	38	70.53	70.06	52			
4.05	3.55	82	5.01	4.41	84	4.91	4.24	87	4.28	4.06	66			
0.52	0.52	59	1.01	1.08	45	0.82	0.86	53	0.63	0.54	67			
3.53	3.01	76	4.01	3.33	78	4.09	3.38	82	3.66	3.54	59			

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

4.37	4.27	63	5.60	5.09	80	5.51	4.95	80	4.76	4.52	67			
0.31	0.27	65	0.99	2.04	12	1.24	1.64	19	0.61	1.13	11			
	0.68			2.44			2.17			0.83				
	0.60			0.99			1.11			0.48				
4	3.51	81	4.96	4.36	85	4.86	4.20	88	4.22	3.98	73			

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

3.19	2.25	95	3.45	2.76	92	3.25	2.68	84	2.70	2.61	58			
1.07	1.75	21	1.38	2.32	7	1.07	2.05	5	1.81	1.66	63			
2.93	2.05	96	3.20	2.61	94	2.90	2.50	88	2.52	2.19	86			
3.30	3.24	60	4	4.06	63	3.89	4.20	58	3.01	3.85	28			

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

0.52	0.53	55	1.04	1.10	48	0.80	0.81	54	0.69	0.52	74			
1.75	1.42	81	2.21	1.96	67	1.99	1.44	89						
1.36	1.36	51	1.94	1.82	53	1.63	1.29	72						
0.20	0.36	19	0.64	0.93	29	0.55	0.67	44						
	0.42				1.19			0.97			0.84			

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

0.26	0.62	21	1.15	1.86	32	0.58	1.51	21	0.31	0.68	46			
0.92	1.50	24	2.17	2.38	36	1.93	2.28	27	0.90	1.48	9			
0.72	0.74	53	1.32	1.49	38	1.13	1.19	54	0.82	0.71	64			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	172,395	128,027	101,572	73,226	
Fiduciary activities income	16,531	15,644	15,082	14,073	
Service charges on deposit accounts - domestic	29,446	37,939	35,108	19,775	
Trading revenue.....	0	0	0	0	
Investment banking fees and commissions.....	4,755	5,085	4,907	2,612	
Insurance activities revenue.....	134	155	175	178	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	-111	1,449	2,511	1,416	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	48,056	11,674	3,893	3,903	
Other non-interest income.....	73,584	56,081	39,896	31,269	
Total overhead expenses	387,534	338,980	321,621	238,665	
Personnel expense.....	236,779	209,061	188,990	132,560	
Net occupancy expense.....	38,234	39,972	39,123	25,840	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	11,126	9,671	7,359	1,298	
Other operating expenses.....	101,395	80,276	86,149	78,967	
Fee income on mutual funds and annuities.....	4,755	5,084	4,907	2,611	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,075	2,065	2,073	1,304	
Average personnel expense per employee.....	114.11	101.24	91.17	101.66	
Average assets per employee.....	7,473.76	6,864.43	6,086.15	6,601.97	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.76	2.02	65	3.97	2.72	72	4.83	3.08	73	3.57	1.89	73			
Overhead expenses / Net Interest Income + non-interest income	61.62	62.28	50	55.36	61.29	25	58.39	60.88	36	66.90	62.21	75			
Percent of Average Assets															
Total overhead expense	2.50	2.57	58	2.39	2.69	35	2.55	2.71	44	2.77	2.60	63			
Personnel expense.....	1.53	1.30	72	1.47	1.41	55	1.50	1.44	56	1.54	1.47	57			
Net occupancy expense.....	0.25	0.26	45	0.28	0.28	55	0.31	0.28	59	0.30	0.32	41			
Other operating expenses.....	0.73	0.94	38	0.63	0.97	20	0.74	0.97	30	0.93	0.79	71			
Overhead less non-interest income	1.39	1.25	62	1.49	1.32	57	1.74	1.38	73	1.92	1.65	75			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.99	61.82	51	54.80	60.64	24	57.85	60.37	36	65.92	61.01	75			
Personnel expense.....	37.26	32.36	79	33.80	32.39	56	33.99	32.51	55	36.62	34.72	63			
Net occupancy expense.....	6.02	6.58	41	6.46	6.52	48	7.04	6.48	62	7.14	7.51	45			
Other operating expenses.....	17.71	22.28	33	14.54	21.20	8	16.82	20.90	24	22.17	18.30	80			
Total non-interest income	27.13	28.83	51	20.70	29.23	34	18.27	28.50	27	20.23	21.24	47			
Fiduciary activities income	2.60	2.09	63	2.53	1.97	65	2.71	2.14	65	3.89	1.95	77			
Service charges on domestic deposit accounts	4.63	3.27	77	6.13	3.88	81	6.31	4.15	78	5.46	3.83	79			
Trading revenue.....	0	1.28	25	0	1.18	22	0	0.85	27	0	0.07	40			
Investment banking fees and commissions.....	0.75	2.46	34	0.82	3.54	35	0.88	3.42	36	0.72	0.92	56			
Insurance activities revenue.....	0.02	0.41	37	0.03	0.47	39	0.03	0.47	41	0.05	0.44	56			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48			
Net servicing fees	-0.02	0.01	32	0.23	0.28	62	0.45	0.65	56	0.39	0.40	63			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	7.56	3.92	79	1.89	1.86	58	0.70	1.61	44	1.08	2.38	40			
Other non-interest income.....	11.58	9.65	69	9.07	10.04	57	7.18	9.86	41	8.64	7.34	71			
Overhead less non-interest income	33.86	31.93	52	34.10	31.06	48	39.58	31.46	75	45.70	39.09	75			
Applicable income taxes / Pretax net operating income (tax equivalent).....	14.98	18.63	22	17.97	20.56	26	18.97	19.04	42	15.96	33.75	13			
Applicable income tax + TE / Pretax net operating income + TE	18.40	21.18	21	20.51	23.23	25	21.32	21.56	39	20.29	38.57	11			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	6,660,329	6,469,447	6,069,128	3,932,082			2.95	86.01
Commercial and industrial loans	2,729,232	2,206,629	2,249,813	1,792,730			23.68	74.36
Loans to individuals	97,833	93,649	95,785	45,314			4.47	96.40
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	53,342	72,392	85,686	42,306			-26.32	177.48
Other loans and leases	401,337	373,228	328,174	212,253			7.53	106.06
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	9,942,073	9,215,345	8,828,586	6,024,685			7.89	83.78
Less: Allowance for loan and lease losses	175,679	57,650	56,542	54,021			204.73	229.00
Net loans and leases	9,766,394	9,157,695	8,772,044	5,970,664			6.65	82.33
Debt securities that reprice or mature in over 1 year	3,149,543	2,748,089	3,075,390	1,867,380			14.61	67.71
Mutual funds and equity securities	20,285	1,240	3,425	12,694			1535.89	4.33
Subtotal	12,936,222	11,907,024	11,850,859	7,850,738			8.64	78.34
Interest-bearing bank balances	46,023	64,994	65,183	73,990			-29.19	-2.48
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	406,724	246,857	133,193	123,342			64.76	1481.78
Trading assets	0	0	0	0				
Total earning assets	13,388,969	12,218,875	12,049,235	8,048,070			9.58	82.74
Non-interest-bearing cash and due from depository institutions	204,450	192,792	207,820	114,645			6.05	104.33
Premises, fixed assets, and leases	207,211	214,506	215,652	125,036			-3.40	51.69
Other real estate owned	1,287	2,033	1,401	2,781			-36.69	-90.29
Investment in unconsolidated subsidiaries	17,058	14,423	11,336	9,337			18.27	173.02
Intangible and other assets	2,154,159	1,868,996	1,501,216	597,054			15.26	281.51
Total assets	15,973,134	14,511,625	13,986,660	8,896,923			10.07	96.05
Quarterly average assets	16,005,314	14,400,846	13,823,398	8,730,626			11.14	101.26
Average loans and leases (YTD)	9,901,075	8,945,724	8,141,114	5,845,116			10.68	99.56
Memoranda								
Loans held-for-sale	41,103	13,680	4,372	11,502			200.46	96.13
Loans not held-for-sale	9,900,970	9,201,665	8,824,214	6,013,183			7.60	83.73
Real estate loans secured by 1–4 family	1,917,491	2,001,183	1,987,362	1,126,123			-4.18	59.37
Commercial real estate loans	4,642,505	4,332,623	3,918,112	2,732,079			7.15	102.34
Construction and land development	467,097	421,746	555,196	484,808			10.75	40.69
Multifamily	822,285	540,983	362,376	266,802			52.00	239.85
Nonfarm nonresidential	3,353,123	3,369,894	3,000,540	1,980,469			-0.50	94.90
Real estate loans secured by farmland	100,333	135,641	163,654	73,880			-26.03	20.79
Total investment securities	3,576,552	2,996,186	3,212,008	2,003,416			19.37	85.98
U.S. Treasury securities	103	100	97	97			3.00	6.19
US agency securities (excluding mortgage-backed securities)	60	158	31,919	27,083			-62.03	-99.75
Municipal securities	912,429	687,267	501,867	207,929			32.76	576.96
Mortgage-backed securities	2,057,766	1,825,363	2,092,266	1,304,204			12.73	42.57
Asset-backed securities	481,871	400,432	509,231	378,977			20.34	106.81
Other debt securities	104,038	81,626	73,203	72,432			27.46	51.76
Mutual funds and equity securities	20,285	1,240	3,425	12,694			1535.89	4.33
Available-for-sale securities	3,424,580	2,852,084	2,779,255	1,349,408			20.07	186.14
U.S. Treasury securities	103	100	97	97			3.00	6.19
US agency securities (excluding mortgage-backed securities)	60	158	31,919	15,915			-62.03	-99.28
Municipal securities	902,518	676,253	258,424	125,755			33.46	742.40
Mortgage-backed securities	1,966,240	1,693,515	1,906,381	743,538			16.10	157.00
Asset-backed securities	481,871	400,432	509,231	378,977			20.34	106.81
Other debt securities	73,788	81,626	73,203	72,432			-9.60	15.75
Mutual funds and equity securities	0	0	0	12,694			-100.00	
Held-to-maturity securities appreciation (depreciation)	5,011	-41	-5,210	-907			-11.96	
Available-for-sale securities appreciation (depreciation)	94,550	53,786	-13,071	1,181			75.79	
Structured notes, fair value	0	0	0	0			-100.00	
Pledged securities	1,511,322	1,116,031	1,214,420	819,380			35.42	45.07

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	3,763,709	2,643,928	2,492,434	1,662,058		42.35	166.29
NOW, ATS and transaction accounts	2,914,787	2,364,881	2,307,071	1,453,463		23.25	106.10
Time deposits less brokered deposits) < \$250K.....	976,336	1,220,113	1,173,831	787,443		-19.98	
MMDA and other savings accounts	3,679,901	2,960,147	3,166,377	2,461,374		24.31	89.22
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	11,334,733	9,189,069	9,139,713	6,364,338		23.35	110.16
Time deposits of \$250K or more	220,455	285,018	284,942	174,822		-22.65	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	166,594	165,181	183,591	72,265		0.86	86.50
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	20,049	1,260,783	1,015,972	742,300		-98.41	-97.64
Other borrowings w/remaining maturity over 1 year	437,538	198,909	242,501	1,016		119.97	35559.17
Brokered deposits < \$250K	676,815	736,142	715,739	355,886		-8.06	
Noncore funding	1,521,451	2,646,033	2,442,745	1,346,289		-42.50	-11.85
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	318,615	169,960	169,366	118,638		87.46	169.30
Other liabilities	516,161	258,754	156,483	136,890		99.48	414.40
Total liabilities.....	13,690,960	12,263,816	11,908,307	7,966,155		11.64	86.58
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	1,648,527	1,649,527	1,626,004	578,919		-0.06	185.11
Common surplus.....	0	0	14,460	222			-100.00
Retained earnings.....	720,429	711,249	600,014	491,847		1.29	85.56
Accumulated other comprehensive income	48,664	13,323	-44,408	-20,390			265.26
Other equity capital components	-135,550	-126,394	-117,821	-119,934			
Total holding company equity capital.....	2,282,070	2,247,705	2,078,249	930,664		1.53	181.95
Noncontrolling (minority) interest in subsidiaries	104	104	104	104		0.00	0.00
Total equity capital, including minority interest	2,282,174	2,247,809	2,078,353	930,768		1.53	181.93
Total liabilities and capital	15,973,134	14,511,625	13,986,660	8,896,923		10.07	96.05
Memoranda							
Non-interest-bearing deposits.....	3,763,709	2,643,928	2,492,434	1,662,058		42.35	166.29
Interest-bearing deposits.....	8,468,294	7,566,301	7,647,960	5,232,988		11.92	77.67
Total deposits	12,232,003	10,210,229	10,140,394	6,895,046		19.80	97.94
Long-term debt that reprices within 1 year	20,000	105,518	0	0		-81.05	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,247,705	2,078,249	930,664	865,224			
Accounting restatements.....	-56,882	2,636	0	0			
Net income.....	155,810	198,075	172,595	96,787			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock.....	16,686	66,218	0	0			
Changes incident to business combinations.....	0	60,934	1,059,461	0			
Less: Dividends declared	89,748	89,476	69,521	42,128			
Change in other comprehensive income	35,341	57,731	-24,018	8,053			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	6,530	5,774	9,068	2,728			
Holding company equity capital, ending balance	2,282,070	2,247,705	2,078,249	930,664			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	41.70	36.22	56	44.58	37.78	57	43.39	37.19	53	44.20	53.41	25			
Commercial and industrial loans	17.09	13.52	68	15.21	12.02	66	16.09	12.85	68	20.15	10.82	85			
Loans to individuals	0.61	3.40	31	0.65	4.20	26	0.68	4.31	26	0.51	2.58	35			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45			
Agricultural loans.....	0.33	0.19	75	0.50	0.24	80	0.61	0.30	81	0.48	0.51	69			
Other loans and leases.....	2.51	4.63	35	2.57	5.01	35	2.35	5	32	2.39	2.62	55			
Net loans and leases.....	61.14	61.58	41	63.11	63.77	36	62.72	63.98	32	67.11	72.64	26			
Debt securities over 1 year.....	19.72	15.55	70	18.94	14.60	74	21.99	14.63	84	20.99	13.96	80			
Mutual funds and equity securities	0.13	0.05	79	0.01	0.06	41	0.02	0.06	51	0.14	0.07	75			
Subtotal	80.99	78.16	51	82.05	79.65	36	84.73	79.97	53	88.24	87.26	51			
Interest-bearing bank balances	0.29	7.51	1	0.45	3.06	11	0.47	3.04	12	0.83	2.34	35			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35			
Debt securities 1 year or less	2.55	1.68	75	1.70	1.91	64	0.95	1.96	42	1.39	1.92	57			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	0.02	35			
Total earning assets.....	83.82	91.05	5	84.20	89.53	7	86.15	89.74	14	90.46	92.22	23			
Non-interest cash and due from depository institutions.....	1.28	1.07	65	1.33	1.14	63	1.49	1.21	71	1.29	1.26	49			
Other real estate owned.....	0.01	0.02	39	0.01	0.03	39	0.01	0.04	27	0.03	0.06	48			
All other assets.....	14.90	7.82	94	14.47	9.27	91	12.37	8.98	84	8.25	6.45	77			
Memoranda															
Short-term investments	2.83	11.17	10	2.15	7.63	29	1.42	7.80	15	2.22	4.63	34			
U.S. Treasury securities.....	0	0.84	34	0	1.03	24	0	1.04	30	0	0.22	63			
US agency securities (excluding mortgage-backed securities)	0	0.63	23	0	0.54	26	0.23	0.69	52	0.30	1.50	34			
Municipal securities	5.71	1.69	89	4.74	1.34	88	3.59	1.62	80	2.34	2.97	53			
Mortgage-backed securities	12.88	11.75	55	12.58	11.44	58	14.96	11.13	73	14.66	9.19	79			
Asset-backed securities	3.02	0.32	93	2.76	0.28	94	3.64	0.33	94	4.26	0.23	93			
Other debt securities	0.65	0.42	73	0.56	0.39	72	0.52	0.41	70	0.81	0.48	75			
Loans held-for-sale.....	0.26	0.52	43	0.09	0.39	34	0.03	0.30	29	0.13	0.32	53			
Loans held for investment	61.99	61.72	41	63.41	63.50	38	63.09	63.93	33	67.59	72.42	26			
Real estate loans secured by 1–4 family	12	11.91	49	13.79	13.29	53	14.21	13.46	52	12.66	16.44	43			
Revolving	3.62	1.66	86	4.35	2.07	84	4.78	2.27	87	5.37	2.71	81			
Closed-end, secured by first liens	7.63	9.81	37	8.84	10.69	40	8.79	10.57	41	6.84	13.03	24			
Closed-end, secured by junior liens	0.75	0.22	89	0.60	0.28	84	0.63	0.31	84	0.44	0.39	64			
Commercial real estate loans	29.06	22.22	65	29.86	22.23	61	28.01	21.58	57	30.71	33.79	41			
Construction and land development.....	2.92	3.40	50	2.91	3.44	50	3.97	3.51	60	5.45	4.55	63			
Multifamily.....	5.15	3.12	77	3.73	3.01	70	2.59	2.72	55	3	5.32	40			
Nonfarm nonresidential	20.99	14.72	70	23.22	14.69	76	21.45	14.44	70	22.26	22.30	51			
Real estate loans secured by farmland.....	0.63	0.33	75	0.93	0.36	80	1.17	0.41	81	0.83	0.81	67			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	66.99	57.15	65	70.20	57.46	65	68.74	56.49	67	65.27	73.20	30			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	19.29	19.43	47	21.72	20.75	53	22.51	21.10	54	18.69	22.92	44			
Real estate loans secured by 1–4 family.....	5.82	2.64	89	6.85	3.15	89	7.58	3.50	89	7.94	3.76	83			
Revolving	13.46	16.59	35	14.87	17.39	38	14.93	17.39	39	10.76	18.68	25			
Closed-end.....	46.70	34.63	70	47.02	33.52	70	44.38	32.14	65	45.35	46.38	51			
Construction and land development.....	4.70	5.26	51	4.58	5.09	52	6.29	5.20	60	8.05	6.35	67			
1–4 family.....	0.79	0.93	55	0.74	0.94	50	0.62	1.02	48	0.37	1.50	20			
Other.....	3.91	4.19	51	3.84	4.02	53	5.67	4.05	68	7.68	4.76	75			
Multifamily.....	8.27	4.96	79	5.87	4.69	69	4.10	4.10	60	4.43	7.13	42			
Nonfarm nonresidential	33.73	22.93	78	36.57	22.15	82	33.99	21.40	76	32.87	30.84	59			
Owner-occupied.....	9.30	7.68	61	10.44	7.72	69	11.61	8.03	72	12.05	10.55	61			
Other.....	24.43	14.95	83	26.13	14.34	91	22.38	13.38	83	20.82	19.91	60			
Real estate loans secured by farmland.....	1.01	0.54	75	1.47	0.55	80	1.85	0.63	82	1.23	1.19	67			
Real estate loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45			
Commercial and industrial loans	27.45	22.17	70	23.95	19.53	68	25.48	20.32	70	29.76	15.52	89			
Loans to individuals	0.98	6.13	30	1.02	7.13	24	1.08	7.36	24	0.75	3.90	36			
Credit card loans	0.23	0.65	66	0.24	0.81	61	0.24	1.02	58	0.37	0.03	93			
Agricultural loans.....	0.54	0.32	74	0.79	0.37	80	0.97	0.46	80	0.70	0.76	69			
Other loans and leases.....	4.04	9.09	39	4.05	9.85	37	3.72	9.66	31	3.52	3.75	58			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	451.99	381.27	58	480.70	391.26	63	461.91	379.80	59	485.53	518.19	42			
Real estate loans secured by 1–4 family.....	130.13	125.03	52	148.69	138.18	54	151.26	137.84	56	139.05	159.68	49			
Revolving	39.28	17.42	89	46.88	21.26	85	50.93	23.33	87	59.03	26.74	85			
Closed-end.....	90.84	106.14	42	101.82	115.20	45	100.32	112.79	45	80.02	130.06	34			
Commercial real estate loans	315.06	234.65	67	321.93	229.44	70	298.20	219.72	62	337.35	328.67	55			
Construction and land development.....	31.70	35.62	48	31.34	34.95	50	42.26	35.36	61	59.86	44.44	71			
1–4 family.....	5.32	6.34	53	5.08	6.61	52	4.17	7.04	49	2.73	10.44	21			
Other.....	26.38	28.16	50	26.26	27.32	52	38.08	27.26	66	57.13	33.34	83			
Multifamily.....	55.80	32.74	80	40.20	31.04	72	27.58	27.85	57	32.94	51.49	44			
Nonfarm nonresidential	227.56	155.06	74	250.39	152.10	79	228.37	147.22	74	244.54	217.26	61			
Owner-occupied.....	62.74	52.37	64	71.50	53.07	68	77.98	54.89	67	89.68	73.43	63			
Other.....	164.82	100.54	82	178.90	97.41	83	150.39	91.80	76	154.87	140.40	60			
Real estate loans secured by farmland.....	6.81	3.44	76	10.08	3.60	81	12.46	4.02	83	9.12	7.80	69			
Real estate loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45			
Commercial and industrial loans	185.22	139.91	72	163.96	122.02	70	171.23	128.82	69	221.36	105.25	90			
Loans to individuals	6.64	37.47	31	6.96	43.51	26	7.29	42.67	27	5.60	23.98	38			
Credit card loans	1.55	3.30	67	1.67	4.34	62	1.60	5.31	61	2.74	0.19	95			
Agricultural loans.....	3.62	1.88	78	5.38	2.18	81	6.52	2.72	82	5.22	4.90	70			
Other loans and leases.....	27.24	49.54	36	27.73	52.44	33	24.98	51.79	32	26.21	25.83	63			
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.95	27.32	83	38.06	26.45	78	33.46	24.79	68	34.09	35.69	52			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.81	183.76	79	260.64	178.57	74	224.81	167.93	66	253.60	253.35	59			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	325.55	240.85	71	332.14	236.10	70	302.79	225.98	61	343.28	331.68	55			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	2.83	11.17	10	2.15	7.63	29	1.42	7.80	15	2.22	4.63	34			
Liquid assets	10.34	26.22	6	10.78	22.44	15	15.05	22.72	31	14.55	15.94	51			
Investment securities	22.39	17.85	72	20.65	16.99	68	22.96	17.27	77	22.52	16.65	77			
Net loans and leases	61.14	61.58	41	63.11	63.77	36	62.72	63.98	32	67.11	72.64	26			
Net loans, leases and standby letters of credit	61.35	62.48	40	63.31	64.84	34	62.92	65.07	30	67.39	73.08	25			
Core deposits	70.96	70.67	35	63.32	63.09	36	65.35	62.13	45	71.53	69.79	57			
Noncore funding	9.53	14.13	43	18.23	19.36	61	17.46	21.34	52	15.13	17.09	43			
Time deposits of \$250K or more	1.38	2.11	37	1.96	2.94	36	2.04	2.89	37	1.96	3.54	30			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49			
Federal funds purchased and repos	1.04	1.47	54	1.14	1.94	53	1.31	1.97	55	0.81	1.20	51			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48			
Net federal funds purchased (sold)	1.04	0.54	66	1.14	0.48	67	1.31	0.54	69	0.81	1.21	52			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.13	1.24	33	8.69	3.01	92	7.26	3.67	84	8.34	4.47	73			
Earning assets that reprice within 1 year	33.55	39.38	31	38.21	39.29	43	39.41	40.29	46	49.10	33.41	81			
Interest-bearing liabilities that reprice within 1 year	9.67	8.20	73	12.08	10.19	72	10.07	10.01	58	8.82	16.67	32			
Long-term debt that reprices within 1 year	0.13	0.47	59	0.73	0.96	69	0	1.34	25	0	0.19	38			
Net assets that reprice within 1 year	23.75	29.11	39	25.40	26.63	42	29.35	27.38	48	40.29	15.65	90			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.26	3.20	70	19.60	14.45	70	18.94	16.62	63	14.63	13.97	53			
Net short-term noncore funding dependence	4.37	-4.76	80	17.27	3.38	88	14.89	4.66	79	13.35	9.65	65			
Short-term investment / Short-term noncore funding	44.48	184.19	15	13.17	77.77	15	10.11	66.46	11	15.84	46.67	34			
Liquid assets - short-term noncore funding / Nonliquid assets	4.43	28.18	14	-6.21	16.97	11	1.19	16.04	25	0.64	3.68	44			
Net loans and leases / Total deposits	79.84	79.43	52	89.69	90.31	44	86.51	90.08	38	86.59	92.86	28			
Net loans and leases / Core deposits	86.16	88.34	53	99.66	103.93	47	95.98	105	38	93.81	105.03	26			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.37	1.57	31	0	0.72	8	-0.41	-0.82	47	-0.12	-0.05	33			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	6.91	4.31	79	4.18	1.36	92	-1.04	-1.98	74	0.16	-0.62	78			
Structured notes appreciation (depreciation) / Tier 1 capital	0.02			0			-0.05			-0.02					
Percent of Investment Securities															
Held-to-maturity securities	3.68	11.38	49	4.77	12.67	48	13.37	16.19	53	32.64	13.07	81			
Available-for-sale securities	95.75	87.23	48	95.19	85.40	52	86.53	81.88	47	67.36	86.93	18			
U.S. Treasury securities	0	4.72	33	0	6.15	24	0	6.99	29	0	1.33	63			
US agency securities (excluding mortgage-backed securities)	0	4.01	21	0.01	3.49	26	0.99	4.02	43	1.35	10.16	28			
Municipal securities	25.51	9.83	81	22.94	7.75	85	15.62	9.16	70	10.38	17.86	39			
Mortgage-backed securities	57.53	66.64	37	60.92	67.43	39	65.14	65.45	43	65.10	55.76	63			
Asset-backed securities	13.47	1.91	92	13.36	1.66	93	15.85	2.05	92	18.92	1.31	93			
Other debt securities	2.91	3.01	64	2.72	2.94	65	2.28	2.79	64	3.62	3.25	67			
Mutual funds and equity securities	0.57	0.35	73	0.04	0.40	38	0.11	0.42	45	0.63	0.58	71			
Debt securities 1 year or less	11.37	10.55	65	8.24	11.86	52	4.15	11.91	28	6.16	11.90	44			
Debt securities 1 to 5 years	59.73	17.03	96	59.28	17.94	92	48.96	19.18	88	59.80	23.53	93			
Debt securities over 5 years	28.33	69.86	9	32.44	66.02	16	46.78	64.73	29	33.41	60.73	16			
Pledged securities	42.26	35.67	60	37.25	30.57	60	37.81	33.30	58	40.90	46.78	44			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	45.18	183.32	31	57.20	26.69	78	0.53	6.77	47	12.95	6.96	64			
Investment securities	19.37	23.62	50	-6.72	11.75	10	60.33	9.42	93	11.11	4.99	75			
Core deposits	23.35	26.88	44	0.54	11.23	9	43.61	7.29	97	10	13.94	43			
Noncore funding	-42.50	-12.18	14	8.32	6.59	58	81.44	10.67	96	-13.08	-3.35	40			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	3,444,946	3,277,038	3,065,682	2,070,092	
Commit: Secured commercial real estate loans	794,405	898,578	752,897	522,353	
Commit: Unsecured real estate loans	78,003	78,819	21,709	16,958	
Credit card lines (reported semiannually, June/Dec)	195,081	280,278	238,667	203,617	
Securities underwriting	0	0	0	0	
Standby letters of credit	32,344	30,174	28,595	25,314	
Commercial and similar letters of credit	3,741	3,243	4,076	0	
Securities lent	126,781	90,382	84,831	72,426	
Credit derivatives - notional amount (holding company as guarantor)	185,612	176,176	130,426	90,921	
Credit derivatives - notional amount (holding company as beneficiary)	56,755	40,016	8,000	4,932	
Credit derivative contracts w/ purchased credit protection-investment grade..	242,366	215,562	138,426	95,853	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	112,587	37,750	12,299	15,396	
Written options contracts (interest rate)	114,191	33,445	20,842	12,346	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	4,608,920	3,854,998	2,728,229	1,674,582	
Futures and forward foreign exchange	7,275,018	3,739,868	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	21.57	22.01	54	22.58	23.52	54	21.92	24.05	53	23.27	17.28	77			
Standby letters of credit	0.20	0.71	19	0.21	0.84	22	0.20	0.92	15	0.28	0.40	44			
Commercial and similar letters of credit	0.02	0.02	73	0.02	0.02	72	0.03	0.02	70	0	0.01	32			
Securities lent	0.79	0.18	88	0.62	0.40	84	0.61	0.62	84	0.81	0	99			
Credit derivatives - notional amount (holding company as guarantor)	1.16	0.35	86	1.21	0.42	88	0.93	0.52	86	1.02	0.01	97			
Credit derivatives - notional amount (holding company as beneficiary)	0.36	0.30	77	0.28	0.52	73	0.06	0.75	66	0.06	0	92			
Credit derivative contracts w/ purchased credit protection-investment grade..	1.52	0.25	90	1.49	0.30	90	0.99	0.52	89	1.08	0	97			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48			
Derivative contracts	75.82	48.62	83	52.83	68.47	72	19.74	65.81	52	19.13	6.82	87			
Interest rate contracts	30.27	34.36	67	27.06	47.31	61	19.74	43.84	54	19.13	6.72	87			
Interest rate futures and forward contracts	0.70	6.21	48	0.26	10.67	39	0.09	11.40	36	0.17	0.28	63			
Written options contracts (interest rate)	0.71	2.18	48	0.23	2.47	36	0.15	2.16	31	0.14	0.28	50			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41			
Interest rate swaps	28.85	20.83	75	26.56	28.86	72	19.51	26.74	63	18.82	5.41	87			
Foreign exchange contracts	45.55	6.01	92	25.77	10.12	91	0	10.92	21	0	0	45			
Futures and forward foreign exchange contracts	45.55	3.47	92	25.77	5.23	91	0	5.22	23	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	34.79	42.82	55	36.63	45.53	53	37.66	44.93	57	35.42	25.74	83			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	12,110,716	7,666,061	2,761,370	1,702,324	
Interest rate contracts	4,835,698	3,926,193	2,761,370	1,702,324	
Foreign exchange contracts.....	7,275,018	3,739,868	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	7,387,605	3,777,618	12,299	15,396	
Written options	114,191	33,445	20,842	12,346	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	114,191	33,445	20,842	12,346	
Purchased options	0	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	0	0	0	
Swaps	4,608,920	3,854,998	2,728,229	1,674,582	
Held for trading.....	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	12,110,716	7,666,061	2,761,370	1,702,324	
Interest rate contracts	4,835,698	3,926,193	2,761,370	1,702,324	
Foreign exchange contracts.....	7,275,018	3,739,868	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	12,230,644	7,848,177	2,870,706	1,785,830	
One year or less	4,614,711	2,707,888	110,039	107,200	
Over 1 year to 5 years	4,823,014	2,477,570	1,041,721	690,423	
Over 5 years	2,792,919	2,662,719	1,718,946	988,207	
Gross negative fair value (absolute value)	270,533	111,898	28,852	12,314	
Gross positive fair value.....	269,958	111,949	29,177	12,345	
Held for trading.....	0	0	0	0	
Non-traded.....	269,958	111,949	29,177	12,345	
Current credit exposure on risk-based capital derivative contracts	269,958	111,878	28,833	12,345	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	39.93	94.10	4	51.22	93.44	6	100	92.91	80	100	99.91	56			
Foreign exchange contracts	60.07	3.49	96	48.78	3.20	95	0	3.39	21	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47			
Futures and forwards	61	14.05	95	49.28	13.49	87	0.45	12.78	18	0.90	12.76	41			
Written options	0.94	8.18	21	0.44	5.91	19	0.75	6.60	22	0.73	9.73	36			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49			
Over-the-counter	0.94	7.73	22	0.44	5.10	20	0.75	5.49	25	0.73	9.46	36			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39			
Swaps	38.06	68.76	18	50.29	69.75	25	98.80	70.34	86	98.37	66.04	72			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64			
Interest rate contracts	39.93	53.82	51	51.22	52.22	53	100	50.60	88	100	83.04	68			
Foreign exchange contracts	60.07	0.46	99	48.78	0.34	98	0	0.57	32	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	100.99	91.48	81	102.38	93.86	83	103.96	94.47	87	104.91	87.47	95			
One year or less	38.10	32.05	69	35.32	32.17	60	3.98	32.51	20	6.30	15.62	48			
Over 1 year to 5 years	39.82	27.06	68	32.32	30.45	55	37.72	31.16	62	40.56	21.68	75			
Over 5 years	23.06	29.56	44	34.73	28.09	61	62.25	28.71	82	58.05	37.90	64			
Gross negative fair value (absolute value)	2.23	1.55	71	1.46	0.83	80	1.04	0.72	76	0.72	0.50	64			
Gross positive fair value	2.23	2.23	53	1.46	1.19	66	1.06	0.85	68	0.73	0.92	40			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.20	0.07	88	0.09	0.06	87	0.02	0.06	62	0.02	0	90			
Gross positive fair value (X)	0.20	0.09	88	0.09	0.07	82	0.02	0.06	63	0.02	0.01	83			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37			
Non-traded (X)	0.20	0.02	99	0.09	0.01	97	0.02	0.01	88	0.02	0	87			
Current credit exposure (X)	0.20	0.06	89	0.09	0.05	83	0.02	0.04	69	0.02	0	87			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	2.41	0.85	89	1.01	0.73	82	0.28	0.53	71	0.17	0.05	85			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	57,650	56,542	54,021	57,961	
Gross losses	21,359	35,565	20,670	13,664	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	7,087	6,075	8,605	6,142	
Net losses	14,272	29,490	12,065	7,522	
Provision for loan and lease losses	70,796	30,598	14,586	3,582	
Adjustments	61,505	0	0	0	
Ending balance	175,679	57,650	56,542	54,021	
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.46	0.51	44	0.22	0.15	71	0.12	0.14	50	0.04	0.11	26			
Provision for loan and lease losses / Average loans and leases	0.72	0.82	48	0.34	0.24	73	0.18	0.24	50	0.06	0.16	26			
Provision for loan and lease losses / Net loan and lease losses	496.05	487.86	68	103.76	130.58	38	120.90	134.68	60	47.62	110.75	23			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.77	1.58	69	0.63	0.83	33	0.64	0.90	26	0.90	0.95	46			
Allowance for loan and lease losses / Total loans and leases	1.77	1.55	71	0.63	0.81	34	0.64	0.89	28	0.90	0.94	46			
Allowance for loan and lease losses / Net loans and leases losses (X)	12.31	11.58	70	1.95	8.03	15	4.69	7.54	49	7.18	16.23	43			
Allowance for loan and lease losses / Nonaccrual assets	217.55	299.17	45	119.69	218.72	32	79.97	214.03	14	228.79	270.69	54			
ALLL / 90+ days past due + nonaccrual loans and leases	217.10	244.34	50	119.20	151.73	47	79.90	160.51	23	215.89	232.03	60			
Gross loan and lease losses / Average loans and leases	0.22	0.34	42	0.40	0.28	74	0.25	0.30	55	0.23	0.16	73			
Recoveries / Average loans and leases	0.07	0.07	58	0.07	0.08	53	0.11	0.09	66	0.11	0.06	81			
Net losses / Average loans and leases	0.14	0.27	41	0.33	0.21	76	0.15	0.22	48	0.13	0.10	71			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	48			
Recoveries / Prior year-end losses	19.93	33.98	28	29.39	36.22	48	62.98	41.30	82	55.26	50.41	66			
Earnings coverage of net loan and lease losses (X)	17.88	22.91	60	9.27	24.40	38	18.97	21.75	61	15.92	0.97	51			
Net Loan and Lease Losses By Type															
Real estate loans	0.17	0.04	91	0.05	0.01	84	0.03	0.02	65	-0.04	0.02	10			
Real estate loans secured by 1-4 family	0.06	0.01	88	0.03	0.01	71	0.02	0.01	59	-0.01	0.03	18			
Revolving	-0.05	0.01	20	0	0.02	36	0.03	0.03	55	0.07	0.03	72			
Closed-end	0.11	0	93	0.04	0	89	0.02	0.01	64	-0.07	0.02	3			
Commercial real estate loans	0.19	0.07	84	0.06	0.01	83	0	0.01	40	-0.06	0.01	10			
Construction and land development	0	0	38	-0.02	-0.01	31	-0.03	-0.03	32	-0.06	-0.04	22			
1-4 family	0	0	59	0	0	55	0	-0.01	39	-0.01	0	13			
Other	0	0	31	-0.02	-0.01	27	-0.03	-0.02	30	-0.05	-0.04	21			
Multifamily	-0.01	0	15	0.01	0	86	-0.02	0	16	-0.11	0	4			
Nonfarm nonresidential	0.26	0.11	84	0.07	0.02	84	0.01	0.02	50	-0.06	0.02	7			
Owner-occupied	0.12	0.02	92	0	0.01	61	-0.02	0.01	4	-0.04	0.01	4			
Other	0.14	0.08	80	0.07	0.01	92	0.03	0.01	77	-0.02	0.01	14			
Real estate loans secured by farmland	1.09	0.02	98	0	0.01	48	0.68	0	96	0.22	0	98			
Commercial and industrial loans	0.11	0.47	24	1.19	0.37	92	0.18	0.31	43	0.49	0.18	83			
Loans to individuals	0.58	1.13	35	0.67	1.17	36	0.47	1.16	29	1.06	0.78	75			
Credit card loans	2.27	2.92	31	2.82	3.11	37	3.04	2.92	47	1.98	1.60	66			
Agricultural loans	0	0.19	35	0	0.08	37	0	0.15	38	0	0.06	41			
Loans to foreign governments and institutions					0		0								
Other loans and leases	-0.11	0.15	2	-0.11	0.15	4	1.87	0.14	98	0.01	0.27	48			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases	12,141			18,398		25,892		9,235						
90+ days past due loans and leases	169			201		63		1,410						
Nonaccrual loans and leases	80,752			48,165		70,700		23,612						
Total past due and nonaccrual loans and leases	93,062			66,764		96,655		34,257						
Restructured 30–89 days past due	149			473		710		78						
Restructured 90+ days past due	0			0		0		0						
Restructured nonaccrual	13,075			18,535		22,372		3,145						
Total restructured loans and leases	13,224			19,008		23,082		3,223						
30–89 days past due loans held for sale	0			0		0		0						
90+ days past due loans held for sale	0			0		0		0						
Nonaccrual loans held for sale	0			0		0		0						
Total past due and nonaccrual loans held for sale	0			0		0		0						
Restructured loans and leases in compliance	6,108			10,962		15,399		17,484						
Other real estate owned	1,287			2,033		1,401		2,781						
Other Assets														
30–89 days past due	0			0		0		0						
90+ days past due	0			0		0		0						
Nonaccrual	0			0		0		0						
Total other assets past due and nonaccrual	0			0		0		0						
Percent of Loans and Leases														
30–89 days past due loans and leases	0.12	0.39	14	0.20	0.43	24	0.29	0.44	34	0.15	0.32	24		
90+ days past due loans and leases	0	0.12	24	0	0.15	20	0	0.17	13	0.02	0.04	60		
Nonaccrual loans and leases	0.81	0.66	68	0.52	0.51	57	0.80	0.54	78	0.39	0.46	44		
90+ days past due and nonaccrual loans and leases	0.81	0.85	55	0.52	0.71	41	0.80	0.75	61	0.42	0.55	40		
30–89 days past due restructured	0	0.01	43	0.01	0.01	52	0.01	0.02	54	0	0.01	57		
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0	41		
Nonaccrual restructured	0.13	0.13	58	0.20	0.14	71	0.25	0.16	76	0.05	0.10	36		
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	48		
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	48		
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	48		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.12	0.40	14	0.20	0.43	24	0.29	0.44	34	0.15	0.32	24		
90+ days past due assets	0	0.12	23	0	0.15	17	0	0.18	11	0.02	0.04	60		
Nonaccrual assets	0.81	0.67	68	0.52	0.53	56	0.80	0.57	77	0.39	0.47	44		
30+ days past due and nonaccrual assets	0.94	1.29	39	0.72	1.19	30	1.09	1.26	52	0.57	0.89	28		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.51	0.52	56	0.33	0.44	42	0.51	0.48	63	0.28	0.40	33		
90+ days past due and nonaccrual assets + other real estate owned	0.51	0.55	52	0.35	0.48	42	0.52	0.52	53	0.31	0.48	33		
Restructured and Nonaccrual Loans and Leases														
+ OREO as Percent of:														
Total assets	0.55	0.60	49	0.42	0.53	41	0.63	0.60	56	0.49	0.63	48		
Allowance for loan and lease losses	50.26	66.66	37	106.91	115.41	53	156.01	118.28	75	81.37	100.14	49		
Equity capital + allowance for loan and lease losses	3.59	4.97	33	2.67	4.28	31	4.13	4.79	43	4.46	5.57	46		
Tier 1 capital + allowance for loan and lease losses	5.72	6.05	52	4.58	5.65	45	6.71	6.16	59	5.43	6.11	53		
Loans and leases + other real estate owned	0.89	0.97	49	0.67	0.85	42	1	0.96	57	0.73	0.86	50		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.17	0.39	27	0.21	0.38	27	0.38	0.42	53	0.15	0.29	25			
	90+ days past due		0	0.16	14	0	0.16	13	0	0.22	12	0.03	0.05	66			
	Nonaccrual.....		0.77	0.76	63	0.36	0.46	46	0.65	0.57	69	0.46	0.43	59			
Commercial and industrial	30–89 days past due		0.02	0.23	8	0.16	0.31	37	0.07	0.30	17	0.14	0.27	49			
	90+ days past due		0	0.03	35	0	0.05	34	0	0.05	26	0	0.01	71			
	Nonaccrual.....		1	0.75	71	1.10	0.83	70	1.27	0.76	80	0.17	0.60	28			
Individuals	30–89 days past due		0.33	0.83	26	0.46	0.83	30	0.76	0.84	41	0.69	0.69	59			
	90+ days past due		0.15	0.14	68	0.14	0.17	65	0.04	0.16	46	0.13	0.03	87			
	Nonaccrual.....		0.17	0.28	51	0.16	0.17	57	0.16	0.23	52	0.10	0.21	52			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due		0	0.17	28	0	0.24	26	0	0.17	27	0	0.15	35			
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	45			
	Nonaccrual.....		0	0.49	24	0	0.67	22	0.06	0.75	49	0	0.31	31			
Foreign governments	30–89 days past due			0			0.07			0.01							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.09			0.03			0.06							
Other loans and leases	30–89 days past due		0	0.18	15	0.28	0.20	68	0.11	0.17	55	0.23	0.12	78			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0	44			
	Nonaccrual.....		0.49	0.15	83	0.07	0.13	54	0.72	0.14	89	1.04	0.06	93			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
		Memoranda														
1–4 family	30–89 days past due	0.53	0.65	53	0.60	0.67	57	0.93	0.71	71	0.41	0.56	46			
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0.09	0.06	77			
	Nonaccrual	0.90	0.89	61	0.84	0.73	66	1.01	0.86	66	0.72	0.65	66			
Revolving	30–89 days past due	0.23	0.48	29	0.23	0.45	27	0.57	0.50	56	0.22	0.29	48			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.02	35			
	Nonaccrual	0.72	1.13	47	0.71	1	58	0.70	1.17	53	0.65	0.42	74			
Closed-end	30–89 days past due	0.66	0.65	64	0.76	0.70	64	1.11	0.75	78	0.56	0.63	55			
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0.16	0.06	80			
	Nonaccrual	0.98	0.87	64	0.89	0.70	70	1.17	0.84	73	0.78	0.68	66			
Junior lien	30–89 days past due	0.07	0.02	92	0.11	0.02	95	0.16	0.03	97	0.36	0.03	97			
	90+ days past due	0	0	32	0	0	29	0	0	24	0.02	0	93			
	Nonaccrual	0.05	0.04	65	0.04	0.04	57	0.05	0.06	60	0.06	0.04	67			
Commercial real estate	30–89 days past due	0.02	0.26	15	0.03	0.18	18	0.12	0.17	43	0.05	0.15	26			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0.01	0.02	70			
	Nonaccrual	0.60	0.62	52	0.13	0.23	34	0.24	0.28	51	0.10	0.33	22			
Construction and development	30–89 days past due	0	0.28	11	0	0.28	12	0.03	0.21	33	0.05	0.18	52			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.01	42			
	Nonaccrual	0	0.41	11	0.01	0.20	30	0	0.19	27	0.01	0.21	39			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	52	0	0.05	33			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	46			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.04	35			
Other	30–89 days past due	0	0.22	13	0	0.20	15	0.03	0.13	45	0.05	0.08	64			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.01	44			
	Nonaccrual	0	0.35	12	0.01	0.17	36	0	0.15	32	0.01	0.12	52			
Multifamily	30–89 days past due	0	0.09	22	0.01	0.08	46	0.57	0.10	92	0.09	0.04	80			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0.03	0	93			
	Nonaccrual	0.03	0.11	47	0.07	0.05	73	0.10	0.08	71	0.13	0.05	79			
Nonfarm non-residential	30–89 days past due	0.03	0.23	24	0.04	0.14	21	0.08	0.17	30	0.04	0.14	32			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0.01	0.02	71			
	Nonaccrual	0.82	0.80	58	0.15	0.28	33	0.31	0.30	56	0.11	0.40	25			
Owner Occupied	30–89 days past due	0.02	0.07	37	0.03	0.07	35	0.02	0.09	19	0.03	0.06	45			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0.01	0.01	74			
	Nonaccrual	0.21	0.27	42	0.08	0.16	34	0.10	0.17	37	0.10	0.16	43			
Other	30–89 days past due	0.01	0.14	33	0.01	0.07	23	0.06	0.07	59	0.01	0.06	41			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.01	39			
	Nonaccrual	0.62	0.44	68	0.07	0.10	52	0.21	0.13	72	0.01	0.16	31			
Farmland	30–89 days past due	0	0.11	30	0	0.23	47	0.13	0.25	60	0	0.10	34			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0	45			
	Nonaccrual	6.22	1.13	91	0.94	0.84	66	6.05	1.23	89	10.10	0.44	99			
Credit card	30–89 days past due	0.84	0.95	37	0.96	1.19	25	1.46	1.22	66	1.12	0.83	64			
	90+ days past due	0.64	0.63	45	0.58	0.78	39	0.19	0.73	30	0.27	0.22	77			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	42			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,512,977	1,523,133	1,522,643	459,207											
Retained earnings	791,383	711,249	600,014	491,847											
Accumulated other comprehensive income (AOCI)	48,664	13,323	-44,408	-20,390											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,353,024	2,247,705	2,078,249	930,664											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	978,438	988,636	907,044	195,319											
Accumulated other comprehensive income-related adjustments	48,664	13,323	-44,408	-20,390											
Other deductions from common equity tier 1 capital	0	0	0	0											
Subtotal:	1,325,922	1,245,746	1,215,613	755,735											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	1,325,922	1,245,746	1,215,613	755,735											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0											
Non-qualifying capital instruments	42,792	42,335	41,649	0											
Tier 1 minority interest not included in common equity tier 1 capital	104	104	104	104											
Additional tier 1 capital before deductions	42,896	42,439	41,753	104											
Less: Additional tier 1 capital deductions	0	0	0	0											
Additional tier 1 capital	42,896	42,439	41,753	104											
Tier 1 Capital	1,368,818	1,288,185	1,257,366	755,839											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0											
Non-qualifying capital instruments	275,534	129,393	129,488	118,638											
Total capital minority interest not included in tier 1 capital	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	100,450	58,235	57,292	54,498											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				173											
Tier 2 capital before deductions	375,984	187,628	186,780	173,309											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0											
Tier 2 capital	375,984	187,628	186,780	173,309											
Exited advanced approach tier 2 capital															
Total capital	1,744,802	1,475,813	1,444,146	929,148											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,005,314	14,400,846	13,823,398	8,730,626											
Less: Deductions from common equity tier 1 capital	978,438	988,636	907,044	195,319											
Less: Other deductions	688,720	-27,941	-32,590	-19,631											
Total assets for leverage ratio	14,338,156	13,440,151	12,948,944	8,554,938											
Total risk-weighted assets	11,219,114	11,023,795	10,241,159	7,108,629											
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.82	12.35	43	11.30	12.11	39	11.87	12.09	55	10.63	11.95	31			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0	0	50		
Tier 1 capital, column A	12.20	13.08	41	11.69	12.78	37	12.28	12.85	50	10.63	12.68	16			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0	0	50		
Total capital, column A	15.55	15.23	62	13.39	14.36	40	14.10	14.45	55	13.07	14.15	34			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0	0	50		
Tier 1 leverage	9.55	9.13	68	9.58	9.76	51	9.71	9.71	49	8.84	10.04	18			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			134			155			175			178			-13.55		10.74
Other insurance activities income			134			155			175			178			-13.55		10.74
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			199,317			197,810			194,063			102,320			0.76		102.68

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct		
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0	47					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			75							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			25							
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			0							
Insurance activities revenue / Adjusted operating income	0.02	0.41	37	0.03	0.47	39	0.03	0.47	41	0.05	0.44	56					
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47					
Credit related premium income / Total premium income	38.23			34.91			44.54			60							
Other premium income / Total premium income	61.77			65.09			55.46			40							
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47					
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			31.81							
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99										
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			136.34							
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	49					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.90	11.03	55	14.70	11.51	63	14.77	10.22	67	12.63	14.86	36					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			0				
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29							
Commercial and industrial loans		0.64			0.29			1.53			4.38				
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		-2.40			22.48			7.24			22.03				
Total selected assets.....		2.04			12.40			3.24			-5.54				
Deposits		3.46			10.36			5			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	1,168	1,556			-100.00
1–4 family residential loans		0	0	1,168	1,556			-100.00
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0.01	0.02			
1–4 family residential loans		0	0	0.01	0.02			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans				14.94	10.78			
Home equity lines				7.58	7.93			
Credit card receivables.....				0.24	0.37			
Auto loans and other consumer loans.....				0.79	0.31			
Commercial and industrial loans				25.48	29.75			
All other loans and leases.....				50.97	50.86			

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....			0		
1–4 family residential loans			0		
Home equity lines			0		
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....			0	0	
Seller's interest carried as securities and loans			0	0	
Home equity lines			0		
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.60	0.66	0.59	0	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	245	14	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	245	14	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	2	3	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	2	3	
Total past due securitized assets.....	0	0	247	17	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans			20.98		0.90
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets			20.98		0.90
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans			0.17		0.19
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets			0.17		0.19
Total past due securitized assets percent of securitized assets			21.15		1.09
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans			0		0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets			0		0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			1.13		0.56
Home equity lines			0.57		0.22
Credit card receivables			1.46		1.12
Commercial and industrial loans			0.07		0.14
All other loans and leases			0.12		0.06
Total managed loans past due 30–89 days			0.30		0.15
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			0		0.16
Home equity lines			0		0
Credit card receivables			0.19		0.27
Commercial and industrial loans			0		0
All other loans and leases			0		0.01
Total managed loans past due 90+ days			0		0.02
Total Past Due Managed Assets			0.30		0.18
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans			0.02		-0.07
Home equity lines			0.03		0.07
Credit card receivables			3.04		1.98
Commercial and industrial loans			0.18		0.49
All other loans and leases			0.15		-0.05
Net Losses on Managed Assets Percent of Total Managed Assets			0.14		0.12

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Operating Income								
Income from bank subsidiaries.....		80,000	195,000	106,575	54,600		-58.97	363.77
Dividends		80,000	195,000	106,575	54,600		-58.97	363.77
Interest.....		0	0	0	0			
Management and service fees		0	0	0	0			
Other income.....		0	0	0	0			
Income from nonbank subsidiaries.....		1,725	1,800	765	0		-4.17	
Dividends		1,725	1,800	765	0		-4.17	
Interest.....		0	0	0	0			
Management and service fees		0	0	0	0			
Other income.....		0	0	0	0			
Income from subsidiary holding companies.....								
Dividends								
Interest.....								
Management and service fees								
Other income.....								
Total income from subsidiaries.....		81,725	196,800	107,340	54,600		-58.47	373.77
Securities gains (losses)		0	0	0	0			
Other operating income		27	30	23	39		-10.00	-91.89
Total operating income.....		81,752	196,830	107,363	54,639		-58.47	364.95
Operating Expenses								
Personnel expenses		8,004	8,170	6,413	5,518		-2.03	89.49
Interest expense		14,172	9,552	8,798	6,152		48.37	557.02
Other expenses.....		6,323	7,634	10,761	5,737		-17.17	0.59
Provision for loan and lease losses		0	0	0	0			
Total operating expenses		28,499	25,356	25,972	17,407		12.40	124.99
Income (loss) before taxes		53,525	171,660	81,374	37,232		-68.82	988.79
Applicable income taxes (credit)		-6,145	-5,975	-6,687	-7,080			
Extraordinary items					0			
Income before undistributed income of subsidiaries.....		59,670	177,635	88,061	44,312		-66.41	529.50
Equity in undistributed income of subsidiaries.....		96,140	20,440	84,534	52,475		370.35	46.59
Bank subsidiaries		94,841	19,374	83,823	52,475		389.53	44.61
Nonbank subsidiaries		1,299	1,066	711	0		21.86	
Subsidiary holding companies.....		0	0	0	0			
Net income (loss)		155,810	198,075	172,595	96,787		-21.34	107.57
Memoranda								
Bank net income		174,841	214,374	190,398	107,075		-18.44	111.07
Nonbank net income		3,024	2,866	1,476	0		5.51	
Subsidiary holding companies' net income.....		0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		2,353,509	90.26	2,280,491	94.05	2,086,155	92.55	977,790				3.20	188.66
Common and preferred stock		2,346,009	89.97	2,272,991	93.75	2,078,655	92.22	970,290				3.21	190.41
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		7,500	0.29	7,500	0.31	7,500	0.33	7,500				0.00	0.00
Other receivables		0	0	0	0	0	0	0					
Investment in nonbank subsidiaries		9,559	0.37	8,260	0.34	7,194	0.32	0				15.73	
Common and preferred stock		9,559	0.37	8,260	0.34	7,194	0.32	0				15.73	
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0		0		0		0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0		0		0		0					
Other receivables		0		0		0		0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		1,388	0.05	1,116	0.05	694	0.03	442				24.37	-78.73
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		172,902	6.63	55,864	2.30	86,873	3.85	57,713				209.51	63.02
Cash and due from unrelated depository institution		0	0	5	0	5	0	6				-100.00	-100.00
Premises, furnishings, fixtures and equipment		1,328	0.05	1,344	0.06	1,361	0.06	1,378				-1.19	-5.95
Intangible assets		62,785	2.41	62,785	2.59	62,785	2.79	0				0.00	
Other assets		6,027	0.23	14,787	0.61	9,032	0.40	26,778				-59.24	-51.05
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		2,607,498	100.00	2,424,652	100.00	2,254,099	100.00	1,064,107				7.54	176.91
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year		0	0	0	0	0	0	0					
Subordinated notes and debentures		277,823	10.65	129,648	5.35	129,538	5.75	118,638				114.29	134.82
Other liabilities		4,813	0.18	4,964	0.20	4,434	0.20	14,805				-3.04	-65.54
Balance due to subsidiaries and related institutions		42,792	1.64	42,335	1.75	41,878	1.86	0				1.08	
Total liabilities		325,428	12.48	176,947	7.30	175,850	7.80	133,443				83.91	146.02
Equity Capital		2,282,070	87.52	2,247,705	92.70	2,078,249	92.20	930,664				1.53	181.95
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0					
Common stock		1,648,527	63.22	1,649,527	68.03	1,626,004	72.14	578,919				-0.06	185.11
Common surplus		0	0	0	0	14,460	0.64	222				-100.00	
Retained earnings		720,429	27.63	711,249	29.33	600,014	26.62	491,847				1.29	85.56
Accumulated other comprehensive income		48,664	1.87	13,323	0.55	-44,408	-1.97	-20,390				265.26	
Other equity capital components		-135,550	-5.20	-126,394	-5.21	-117,821	-5.23	-119,934					
Total liabilities and equity capital		2,607,498	100.00	2,424,652	100.00	2,254,099	100.00	1,064,107				7.54	176.91
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		42,792	1.64	42,335	1.75	41,878	1.86	0				1.08	
Notes payable to subsidiaries that issued TPS		42,792	1.64	42,335	1.75	41,878	1.86	0				1.08	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	7.02	7.29	44	9.11	9.68	42	9.89	10.40	42	10.79	8.67	77			
Bank net income / Average equity investment in banks	7.71	7.45	50	9.82	10.51	52	11.74	11.19	60	11.39	9.11	79			
Nonbank net income / Average equity investment in nonbanks	33.35	9.75	87	34.62	7.89	92	40.12	7.10	96		9.81				
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			8.81				
Bank net income / Parent net income	112.21	88.16	86	108.23	82.22	80	110.31	82.56	89	110.63	104.64	80			
Nonbank net income / Parent net income	1.94	3.59	61	1.45	5.93	63	0.86	3.78	53	0	1.13	22			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			90.33				
Leverage															
Total liabilities / Equity capital	14.26	20.06	52	7.87	20.43	33	8.46	20.88	36	14.34	11.14	64			
Total debt / Equity capital	12.17	14.41	62	5.77	14.31	46	6.23	14.69	48	12.75	4.62	79			
Total debt + notes payable to subs that issued TPS / Equity capital	14.05	16.67	58	7.65	16.36	39	8.25	17.10	40	12.75	9.36	64			
Total debt + Loans guaranteed for affiliate / Equity capital	12.17	14.68	60	5.77	14.56	45	6.23	15.14	47	12.75	4.64	79			
Total debt / Equity capital – excess over fair value	12.17	14.52	62	5.77	14.51	46	6.23	14.81	48	12.75	4.62	79			
Long-term debt / Equity capital	12.17	13.56	62	5.77	13.04	46	6.23	13.37	48	12.75	4.39	80			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46			
Long-term debt / Consolidated long-term debt	36.74	34.67	50	35.15	28.44	59	31.45	28.63	57	99.15	17.83	95			
Double Leverage															
Equity investment in subs / Equity capital	103.22	102.81	55	101.49	103.22	44	100.37	103.10	40	104.26	105.17	48			
Total investment in subs / Equity capital	103.55	110.16	42	101.83	111.07	33	100.73	112.48	28	105.06	105.55	47			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.47	0.47	55	0.17	0.36	45	0.04	0.35	40	0.41	0.56	46			
Equity investment in subs – equity cap / Net income-div (X)	1.11	1.82	44	0.31	1.22	20	0.07	1.22	6	0.72	1.91	22			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	80.84	136.59	17	183.56	177.68	57	125.96	162.34	39	112.84	96.31	66			
Cash from ops + noncash items + op expense / Op expense + dividend	95.21	147.24	16	186.75	190.27	53	135.35	174.91	34	111.29	100.80	62			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	205.53	134.08	83	79.88	116.34	15	133.51	103.19	80	106.65	101.42	56			
Pretax operating income + interest expense / Interest expense	477.68	2,016.32	28	1,897.11	1,968.54	63	1,024.91	2,898.75	48	705.20	1,955.22	67			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	428.11	1,539.23	27	1,477.03	1,632.83	59	846.21	1,369.37	40	705.20	1,082.59	61			
Dividends + interest from subsidiaries / Interest expense + dividends	78.64	150.43	17	198.73	210.80	55	137.05	188.90	36	113.09	107.07	58			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.69	3.85	74	2.77	2.64	60	4.05	2.61	63	6.51	1.68	86			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.10			0.04			0.24		0		
Nonaccrual					1.03			0.54			6.54		0.46		
Total					1.13			0.58			6.78		0.46		
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.32	2.66	63	0.34	5.62	59	0.34	5.50	56	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	150.41	81.10	86	50.37	57.84	52	78.95	57.26	70	95.07	100.86	49			
Dividends declared / Net income	57.60	42.29	73	45.17	33.08	73	40.28	27.33	75	43.53	32.32	58			
Net income – dividends / Average equity.....	2.98	4.14	34	4.99	6.46	27	5.91	7.33	32	6.09	5.74	55			
Percent of Dividends Paid															
Dividends from bank subsidiaries	89.14	132.17	28	217.94	178.13	61	153.30	157.73	50	129.61	106.72	64			
Dividends from nonbank subsidiaries	1.92	3.41	69	2.01	7.53	64	1.10	7.13	66	0	2.37	25			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48			
Dividends from all subsidiaries	91.06	174.85	18	219.95	260.40	50	154.40	215.26	38	129.61	114.69	62			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	45.76	60.28	36	90.96	66.55	76	55.97	60.71	46	50.99	35.18	66			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.14	28			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	45			
Operating income from bank subsidiaries	45.76	62.88	35	90.96	69.36	68	55.97	63.43	43	50.99	41.35	62			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	57.04	56.39	52	62.81	82.95	52	51.83	51.40	54		129.02				
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	18.56	24		0.63				
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38		0.60				
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48		0.08				
Operating income from nonbank subsidiaries	57.04	79.84	44	62.81	150.41	34	51.83	99.33	38		153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			58.43				
Interest income from subsidiary holding companies		8.40			6.54			3.95			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.86	69.76	65	99.07	67.32	75	99.27	65.18	76	99.93	67.33	90			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	1.07	28			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45			
Operating income from bank subsidiaries	97.86	82.20	49	99.07	78.80	63	99.27	74.20	61	99.93	79.76	79			
Dividends from nonbank subsidiaries		2.11	1.95	73	0.91	2.65	60	0.71	2.57	67	0	1.78	27		
Interest income from nonbank subsidiaries.....		0	0.73	36	0	1.19	30	0	2.32	29	0	0	46		
Management and service fees from nonbank subsidiaries		0	0.02	42	0	0.06	41	0	0.03	41	0	0	47		
Other income from nonbank subsidiaries.....		0	0.01	46	0	0.04	44	0	0.02	48	0	0	46		
Operating income from nonbank subsidiaries		2.11	4.70	63	0.91	7.29	50	0.71	7.64	57	0	3.09	22		
Dividends from subsidiary holding companies.....		0	2.53	44	0	4.52	43	0	5.15	42	0	0	48		
Interest income from subsidiary holding companies		0	0.11	44	0	0.20	44	0	0.37	43	0	0	49		
Management and service fees from subsidiary holding companies.....		0	0	49	0	0	49	0	0	49	0	0	50		
Other income from subsidiary holding companies.....		0	0	49	0	0	48	0	0	49	0	0	49		
Operating income from subsidiary holding companies.....		0	4.56	42	0	6.08	40	0	6.79	39	0	0	47		
Loans and advances from subsidiaries / Short term debt.....			135.13			83.37			87.87			886.47			
Loans and advances from subsidiaries / Total debt		15.40	27.08	51	32.65	28.33	67	32.33	26.53	67	0	74.60	13		